

needier sort.¹¹ Cartwright, the most famous leader of Elizabethan Puritanism, described usury as "a hainous offence against God and his Church/' and laid down that the offender should be excluded from the sacraments until he satisfied the congregation of his penitence.⁴¹

The ideal of all was that expressed in the apostolic injunction to be content with a modest competence and to shun the allurements of riches. " Every Christian man is bound in conscience before God," wrote Stubbes, "to provide for his household and family, but yet so as his immoderate care surpasse not the bands, nor yet transcend the limits, of true Godlynes. . . . So farre from covetousnes and from immoderate care would the Lord have us, that we ought not this day to care for to-morrow, for (saith he) sufficient to the day is the travail of the same."^{n 48}

The most influential work on social ethics written in the first half of the seventeenth century from the Puritan standpoint was Ames' *De Conscientia*, a manual of Christian conduct which was intended to supply the brethren with the practical guidance which had been offered in the Middle Ages by such works as *Dives et Pauper*. It became a standard authority, quoted again and again by subsequent writers. Forbidden to preach by the bishop of London, Ames spent more than twenty years in Holland, where he held a chair of

theology at
the University of Franeker, and his
experience of social
life in the country which was then the
business capital
of Europe makes the remorseless rigour of
his social
doctrine the more remarkable. He
accepts, -as in his
day was inevitable, the impossibility of
distinguishing
between interest on capital invested in
business, and
interest on capital invested in land, since
men put
money indifferently into both[^] and[^]ke
Calvin, he denies
that interest[^] is[^] forbidden in principle by
Scripture or
natural reason. But, like Calvin, he
surrounds his in-
dulgence with qualifications ; he requi^f
that no interest
be charged on loans to the needy, and
describes